

Notification of Eligibility for Retirement Pay

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Summary

For years the services had difficulty accurately establishing when a member of a Reserve Component (RC) had completed 20 qualifying years of service. Therefore, in 1966, PL 89-652 imposed a requirement to notify RC members when they had completed sufficient years for retired pay purposes, resulting in the "Notification of Eligibility for Retired Pay at Age 60" letter, commonly referred to as the 20-year letter or NOE. Soldiers should receive this letter within one year of completing 20 qualifying years of service for retired pay purposes.

Retirement Points Accounting Management (RPAM) Non-Commissioned Officers (NCOs) forward 20 Year NOEs and Reserve Component Survivor Benefit Plan (RC-SBP) forms and counseling requirements to units for presentation to eligible Soldiers. Soldiers who might be eligible for their 20 Year NOE before the end of their next Anniversary Year Ending (AYE) may be eligible to request discharge and retirement prior to their next AYE date by contacting RPAM NCOs and requesting a manual 20 Year NOE (requirements listed below).

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Frequently Asked Questions

Q. What is a Manual NOE and how do I obtain one?

A. A Manual NOE is for Soldiers who are eligible for their 20 Year NOEs before the end of their next AYE and are eligible to request discharge and retirement prior to their next AYE dates. Retirement Points Accounting Management (RPAM) will not show these Soldiers as eligible for their NOEs until after the AYE dates of the years in which they completed 20 qualifying years of service and will not generate the 20 Year NOEs until then. Soldiers may request discharge and transfer to the Retired Reserve after they have earned 50 retirement points in their Anniversary Year or partial year before issuance of a manual 20 Year NOE.

- RPAM NCOs may issue manual 20 Year NOEs only upon:
 - (a) Approval for discharge and transfer to the Retired Reserve on specific dates;
 - (b) Verification that these Soldiers have earned at least 50 retirement points in the partial years of service;

- (c) That these Soldiers' total qualifying service equals 20 qualifying year of service; and
- (d) Upon issuance of the discharge and transfer orders.
- Soldiers, who remain in the ARNG in an active status and do not request discharge and transfer, will not receive their NOEs until the RPAM program generates them after their next Anniversary Year Ending dates.

Q. Who is eligible for a 15 Year NOE?

- A. RPAM NCOs may issue 15 Year NOEs to Soldiers who no longer meet the qualifications for membership in the Selected Reserve solely because they are unfit for physical disability, whose disability was not the result of their intentional misconduct, willful neglect, or willful failure to comply with standards for retention, was not incurred during a period of unauthorized absence, and who have served at least 15 years, but less than 20 years of qualifying years of service, and meet all other eligibility criteria. The 15 Year NOE is issued manually by the RPAM NCO when competent medical authority (usually State Surgeon or a medical board) provides written notice of the disqualification, and only when separation (retirement and transfer, or discharge) orders are issued. RPAM NCOs provide the 15 Year NOEs and Reserve Component Survivor Benefit Plan (RC-SBP) counseling requirements to the Unit or a designated individual for presentation to each affected Soldier.

Q. Who authenticates the NOE?

- A. Authentication of the NOE will be by the official immediately responsible for the determination of the eligibility of the Soldier being notified. The MPMO/G-1 is designated that official. This authority may not be further delegated. Note: An Acting MPMO/G-1 may not authenticate. In the event the State does not have an appointed MPMO/G-1; the State Adjutant General would be the authenticating official.

Q. Can my NOE be revoked?

- A. If an NOE is issued erroneously, and the member is not complicit in a fraud to obtain the NOE, it generally is not revocable but only in the computation of the 20 qualifying years of service (Title 10, USC, Section 12738).

Q. What are my options once I receive the NOE?

- A. Soldiers who receive 20 year NOEs have four options:
- (1) Remain in the ARNG and continue to perform inactive duty training, annual training and other periods of active service depending on their training and pay category, or remain on the active status list of the Standby Reserve and continue to perform unpaid training for the purpose of accumulating retirement points.
 - Soldiers who receive their 20 Year NOEs before they complete 20 years of active service and eligibility for retirement for active service length of service under Title 10, USC, per Section 3911 (commissioned officers), 1293 (warrant officers), or 3914 (enlisted)

may continue in active status unless they otherwise must be separated from an active status. Individuals separated for medical reason under Chapter 61 of Title 10, USC, may not continue in an active status. Certain individuals may be eligible for 20 Year NOEs. Soldiers must earn a minimum of 50 retirement points per AY to remain in a drilling status in the ARNG.

- (2) Request discharge from the Army National Guard and transfer to the Retired Reserve to await eligibility for retired pay (age 60 or reduced eligibility age).
- (3) Request discharge from the Army National Guard and transfer to the Control Group Reinforcement (Reinf), provided Soldiers have a remaining contractual obligation and continue to perform unpaid training for the purpose of accumulating retirement points. Soldier must earn a minimum of 50 retirement points per AY to remain in the Reinf.
- (4) Request discharge from the ARNG and as a Reserve of the Army.
 - This removes the potential for recall to active status and possibly, active duty, but Soldiers also lose any future longevity and pay raises, and discharge severs the ties that provide information, notifications of changes in benefits and other programs. Importantly, there will not be any kind of notification notice of the requirement to submit an application for retired pay from HRC-STL, as the Soldier approaches age 60. These former Soldiers should contact HRC-STL or the MPMO/G-1 of the State in which they served before being separated to civilian life in order to request assistance

Q. If I lose or need a replacement NOE, can it be reissued?

- A. Normally, a 15 or 20 year letter will not be reissued. However, Soldiers or Retirees may contact the MPMO/G-1 to request a copy of their 15 or 20 year NOEs to replace those lost or misplaced. RPAM NCOs who cannot locate a copy in the individuals' State records (or at HRC-STL) may issue replacements. Copies located in records may be made and issued as a "Certified True Copy". When copies cannot be located, RPAM NCOs may reissue the NOE provided the eligibility criteria was previously met, and annotate on the 15 or 20 year letter "(Reissue)" at the end of the subject line and type the following Statement on the bottom of the NOE: "This Notification of Eligibility for Retired Pay at Age 60 is reissued to replace a previously issued NOE that was lost or misplaced and cannot be located in the above named Soldier's iPERMS, State record or HRC St. Louis file. This reissue does not authorize the soldier to enroll in or change their previously elected Reserve Component Survivor Benefits Plan (RCSBP) option," and the MPMO/G-1 will sign it. RPAM NCOs will submit a copy of each reissued NOE to file in the individual's State record and scan a copy to iPERMS for inclusion in their records and to verify entitlement to retired pay.

Q. What is a "qualifying" year of service?

- A. A qualifying year is an anniversary year in which Soldiers earn at least 50 retirement points from all sources. Soldiers who do not earn at least 50 points during a full

anniversary year will receive credit for the points they earned, but the year cannot be counted as one of the 20 qualifying years required for eligibility for retired pay for the points earned, in accordance with NGR 680-2. Extra points earned in one anniversary year cannot be carried to another anniversary year in order to claim that year as a qualifying year. Each anniversary year has to stand on its own.

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Links

- [Army Retirement Services Office \(RSO\) – Army G-1 Chief of Staff](#)
Provides information on benefits and entitlements to Soldiers and Families preparing for retirement and to Retired Soldiers and Families
- [Army Retirement Services Office \(RSO\) – Reserve/National Guard](#)
Provides access to Information Guides on Non-Regular Retirement
- [Soldier Services - Retirement](#)
Retirement Application Downloads and Forms
- [Army Echoes](#)
Link to sign up for Headquarters, Department of the Army (HQDA) bulletin for retired Soldiers and their spouses

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References

Regulations

- [AR 135-180, Qualifying Service for Retired Non-regular Service](#)
- [DoDI 1336.01, Certificate of Release or Discharge from Active Duty \(DD Form 214/5 Series\)](#)
- [NGR 600-101, Warrant Officers – Federal Recognition and Related Personnel Actions](#)
- [NGR 600-200, Enlisted Personnel Management](#)
- [NGR 635-100, Termination of Appointment and Withdrawal of Federal Recognition](#)
- [NGR 680-2, Automated Retirement Points Accounting System](#)
- [Title 10, United States Code – Armed Forces](#)

Documents and Forms

- [AHRC-STL Form 1259, Approximate Point Value for Retirement Benefits](#)
- AHRC-STL Form 1459, SBP Information Sheet
- AHRC-STL Form 4001, Important Information Concerning Retired Pay Application
- [ARNG Information Guide on Non-Regular Retirement](#)
- [DD Form 108, Application for Retired Pay Benefits](#)

- DD Form 214, Certificate of Release or Discharge from Active Duty
- DD Form 215, Correction to DD Form 214, Certificate of Release or Discharge from Active Duty
- [DD Form 2656, Data for Payment of Retired Personnel](#)
- [DD Form 2656-5, Reserve Component Survivor Benefit Plan \(RCSBP\) Election](#)
- NGB Form 23A, ARNG Current Annual Statement
- NGB Form 23A1, ARNG Retirement Points Statement Supplemental Detailed Report
- NGB Form 23B, ARNG Retirement Points History Statement
- NGB Form 23C, ARNG Retirement Points History Statement Application for Retirement Pay
- [SF 1199a, Direct Deposit Sign-up Form](#)

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Points of Contact

- State Headquarters (Primary POC)
Retirement Services Office (RSO)
- ARNG RSO Liaison (Secondary POC)
- Commander, HRC-STL
1-800-318-5298
ATTN: AHRC-PAP-T
1 Reserve Way
St. Louis, MO 63121-5200

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